

Information to identify the case:

Debtor 1	<u>Nicholas Gigliotti</u>	Social Security number or ITIN	xxx-xx-1986
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-24466-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nicholas Gigliotti

4/11/23

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Nicholas Gigliotti
Debtor

Case No. 17-24466-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 11, 2023

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2023:

Recip ID	Recipient Name and Address
db	#+ Nicholas Gigliotti, 511 Deborah Jane Drive, Pittsburgh, PA 15239-1325
cr	+ SCOLOPAX, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14723695	+ CITYWORTH MORTGAGE LLC, 11781 LEE JACKSON HWY STE 100, Fairfax, VA 22033-3309
14742998	Credit Protection Asso, One Galleria Tower, Dallas, TX 75240
14742999	+ Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
14723696	+ KML Law, 701 Market St #5000, Philadelphia, PA 19106-1541
14723697	+ Landmark Financial, 6538 Steubenville Pike, Pittsburgh, PA 15205-1006
14743005	+ Lendmark Financial Ser, 1506 Klondike Rd, Conyers, GA 30094-5173
14743006	+ Maiello, Grungo Maiello, 424 South 27th Street, 210, Pittsburgh, PA 15203-2379
14773553	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14743008	+ Northwest Consumer Dis, Po Box 164, Natrona Heights, PA 15065-0164
14732990	+ Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15340572	+ Scolopax, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14743012	+ Tek-collect Inc, 871 Park St, Columbus, OH 43215-1441

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 12 2023 03:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 11 2023 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 12 2023 03:37:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 11 2023 23:49:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 11 2023 23:48:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	Email/PDF: resurgentbknofications@resurgent.com	Apr 11 2023 23:57:12	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	+ Email/Text: bncmail@w-legal.com	Apr 11 2023 23:48:00	SCOLOPAX, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14742996	EDI: CAPITALONE.COM		

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		Apr 12 2023 03:37:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14742999	+ EDI: MAXMSAIDV	Apr 12 2023 03:37:00	Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
14743000	+ Email/Text: bknotice@ercbpo.com	Apr 11 2023 23:49:00	Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
14743001	+ Email/Text: bankruptcy@huntington.com	Apr 11 2023 23:49:00	Huntington National Bank, 7450 Huntington Park Drive, Columbus, OH 43235-5617
14743002	+ EDI: LCIICSYSTEM	Apr 12 2023 03:37:00	I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
14765824	Email/Text: ktramble@lendmarkfinancial.com	Apr 11 2023 23:48:00	Lendmark Financial Services, LLC, 2118 Usher Street, Covington, GA 30014
14743007	+ EDI: AAFES	Apr 12 2023 03:37:00	Military Star, 3911 Walton Walker, Dallas, TX 75236-1509
15028981	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 11 2023 23:48:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
14773553	EDI: MAXMSAIDV	Apr 12 2023 03:37:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14751643	+ Email/Text: heather.mauro@northwest.com	Apr 11 2023 23:48:00	Northwest Bank, PO Box 337, Warren PA 16365-0337
14773207	EDI: PRA.COM	Apr 12 2023 03:37:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14743009	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 11 2023 23:48:00	Pacific Union Financial, 1603 Lbj Fwy Ste 500, Farmers Branch, TX 75234-6071
14723698	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 11 2023 23:48:00	Pacific Union Financial, LLC, 1603 LBJ Freeway, Suite 500, Farmers Branch, TX 75234-6071
14747316	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 11 2023 23:48:00	Pacific Union Financial, LLC, 1603 LBJ Freeway, Farmers Branch, TX 75234-6071
14743010	+ Email/Text: gtatkus@pc-fcu.org	Apr 11 2023 23:49:00	Parkview FCU, 2100 Eden Park Blvd, McKeesport, PA 15132-7621
14756547	Email/PDF: resurgentbknotifications@resurgent.com	Apr 11 2023 23:57:11	Pinnacle Credit Services, LLC its successors and, assigns as assignee of Celco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14743011	+ EDI: Q3G.COM	Apr 12 2023 03:37:00	Quantum3, PO Box 788, Kirkland, WA 98083-0788
14741035	EDI: Q3G.COM	Apr 12 2023 03:37:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
15340572	+ Email/Text: bncmail@w-legal.com	Apr 11 2023 23:48:00	Scolopax, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14729522	+ Email/Text: bankruptcy@huntington.com	Apr 11 2023 23:49:00	The Huntington National Bank, PO Box 89424, Cleveland, OH 44101-6424
14743013	+ EDI: USAA.COM	Apr 12 2023 03:37:00	Usaa Savings Bank, 10750 Mcdermott, San Antonio, TX 78288-1600
14743014	+ EDI: VERIZONCOMB.COM	Apr 12 2023 03:37:00	Verizon, Po Box 650584, Dallas, TX 75265-0584
14743015	+ EDI: VERIZONCOMB.COM	Apr 12 2023 03:37:00	Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051

TOTAL: 30

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr	*+	Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14742997	*+	CITYWORTH MORTGAGE LLC, 11781 LEE JACKSON HWY STE 100, Fairfax, VA 22033-3309
14743003	*+	KML Law, 701 Market St #5000, Philadelphia, PA 19106-1541
14743004	*+	Landmark Financial, 6538 Steubenville Pike, Pittsburgh, PA 15205-1006

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com
Jennifer L. Cerce	on behalf of Creditor Penn Hills School District jlc@mbm-law.net
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Lawrence W. Willis	on behalf of Debtor NIcholas Gigliotti ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 7